

**NEW YORK PRIVATE BANK & TRUST CORPORATION**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3212091	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$11,598	\$9,942	-14.3%		
Loans	\$4,799	\$4,348	-9.4%		
Construction & development	\$5	\$0	-100.0%		
Closed-end 1-4 family residential	\$2,461	\$2,052	-16.6%		
Home equity	\$5	\$6	7.9%		
Credit card	\$0	\$0			
Other consumer	\$16	\$32	96.7%		
Commercial & Industrial	\$855	\$1,001	17.1%		
Commercial real estate	\$815	\$735	-9.9%		
Unused commitments	\$172	\$190	10.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2,830	\$1,802	-36.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$1,450	\$807	-44.3%		
Cash & balances due	\$809	\$2,274	181.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$20	\$23	18.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$16	\$21	32.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$10,287	\$8,591	-16.5%		
Deposits	\$9,248	\$8,430	-8.9%		
Total other borrowings	\$649	\$79	-87.9%		
FHLB advances	\$50	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$1,292	\$1,347	4.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$27	NA		
Performance Ratios					
Tier 1 leverage ratio	11.2%	13.6%	--		
Tier 1 risk based capital ratio	22.5%	28.1%	--		
Total risk based capital ratio	23.7%	29.5%	--		
Return on equity <sup>1</sup>	14.0%	14.3%	--		
Return on assets <sup>1</sup>	1.5%	1.7%	--		
Net interest margin <sup>1</sup>	2.5%	2.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	18.1%	19.2%	--		
Loss provision to net charge-offs (qtr)	37.7%	160.4%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	0.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	17.9%	18.6%	0.2%	0.1%	--
Home equity	2.8%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.7%	0.7%	0.1%	0.3%	--
Commercial real estate	8.7%	7.0%	0.0%	0.0%	--
Total loans	11.3%	10.7%	0.1%	0.1%	--